healthy competition, the Government has established four subsidiary companies under General Insurance Corporation of India (GIC) which is the holding company. The GIC has laid dow$_n$ from time to time several guidelines for promoting healthy competition amongst the four subsidiaries.

(b) In order to explore the virgin/ rural areas, all the four subsidiaries have got Divisional or Branch Offices almost in all the districts throughout the country. These offices cater to the insurance requirements of the respective areas.

(c) There is no separate incentive payable for exploring the virgin areas. However, in order to encourage exploring the rural insurances, the agency commission payable to the insurance agents and the incentives payable to the Development Officers are more than those payable for other traditional business.

Non-preparation of Bank ReconciliationStatements of National InsuranceCompany

2656. SHRI RAJNI RANJAN SAHU: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that many Divisional Officers of National Insurance Company under Northern Regional Office do not care to prepare Bank Reconciliation Statements regularly; and

(b) if so, whether Government have noticed any fraud due to non-reconci-liation of statements?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI ANIL SHASTRI): (a) No, Sir.

(b) No fraud has been brought to the notice of the Government in the recent past. However, in 1987, a case of defalcation was detected in a Divisional Office of the Company in New Delhi and appropriate action has been initiated against the concerned employee.

Private houses used by General Jtasa-rance Corporation on Rent

2657. SHRI RAJNI RANJAN SAHU; Will th$_e$ Minister of FINANCE be pleased to state;

(a) how many private houses are being utilised by the General Insurance Corporation on rent in different cities apart from the premises owned by the Corporation; and

(b) what are the details of rent being paid to the landlords by the General Insurance Corporation?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI ANIL SHASTRI): (a) and (b) General Insurance Corporation of India (GIC) has two residential houses in Bombay on lease as under: —

(i) Area: 585 Sq. Ft.
Monthly rent: Rs. 950/-

(ii) Area: 550 Sq. Ft.
Monthly rent: Rs. 1, 550/-

Besides, the GIC's Crop Insurance Cell has 44 residential houses on lease throughout the country, the lease rent ranging from Rs. 800/- per month to Rs. 1, 600/- per month.

Export obligations of companies

2658. SHRI GURUDAS DAS GUP TA: Will the Minister of COMMERCE be pleased to state what action Gov ernment propose to take to ensure that companies stick to their export obligations so as to reduce the in creasing trade deficit?

. THE MINISTER OF STATE IN THE MINISTRY OF COMMERCE (SHRI ARANGIL. SREEDHARAN): The following penalities are liable to be imposed in respect of companies

Failing to fulfil their export obliga-; ions: —

(i) Handing over goods produced by the firm to MMTC/STC/PEC or any other agency nominated by Government for export.

(ii) Recovery of liquidated damages @ 5 per cent of annual export obligation subject to a maximum of Rs. 5 lakhs.

(iii) In the case of Capital Goods and raw material imports, action for debarment and imposition of penalty against the firm can be initiated in terms of Import-Export (Control) Act, 1947 and orders issued thereunder.

Opening: of 200 new branches of SBI in the Country

2659. SHRI HARVENDRA SINGH HANSPAL: Will the Minister of FINANCE be pleased to state:

(a) whether the State Bank of India proposes to open nearly 200 new brances in various parts of the country during the current financial year;

(b) if so, what are the details of the States/Union Territories in which these branches will be opened;

(c) what is the number out of them which will be opened in rural and urban areas;

(d) whether the approval of the RBI has been granted in this regard; and

(e) if so, what are the details thereof?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI ANIL SHASTRI): (a) to (e) The opening of new branches by the State Bank of India in various parts of the country will depend -on the licences allotted to it under the Branch licen-sing Policy by the 'Reserve Barik of India (RBI) after taking into consi-derdtton the recommendations made* by the concerned State Governments. The previous Branch Licensing Policy (1985—90) expired on the 31st of March, 1990. The ensuing Branch Licensing Policy has not yet been finalised by RBI. It will not be possible to provide details regarding the number or locations for the new branches to be opened during the current financial year by the State Bank of India, at present.

Setting up family courts in Delhi

2660. SHRI HARVENDRA SINGH HANSPAL: Will the Minister of LAW AND JUSTICE be pleased to state:

(a) whether the Delhi Administration has not yet set up family courts despite the acceptance of Family Courts Act of 1984 and notified sometime in 1987;

(b) if so, what are the reasons for the delay in setting up Family Courts by the Delhi Administration; and

(c) by when the same is likely to be set up and start functioning?

THE MINISTER OF ENERGY WITH ADDITIONAL CHARGE OF THE MINISTRY OF CIVIL AVIATION (SHRI ARIF MOHD. KHAN): (a) to (c) A total of 10 family courts have been sanctioned by the Central Government for the Union Territory of Delhi. Delhi Administration has already taken steps to set up these courts at an early date.

Foreign tourists who did not stay in 5-sitar hotels

2661. SHRI RAJ MOHAN GANDHI: Will the Minister of TOURISM fee pleased to state:

(a) what is the number of foreign tourists who visited India during She years 1987-88, 1988-89 and 1980 -90 and did not stay in five-star ihotels;